

In re:  
Jared Kaplan  
Alexis Chait  
Debtors

Case No. 24-15192-BB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Oct 07, 2024

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | Jared Kaplan, Alexis Chait, 3100 Riverside Dr Apt 252, Los Angeles, CA 90027-1476 |
| 42035994 | SLC Student Loan Trust, Po Box 15316, Wilmington, DE 19850-5316                   |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | EDI: EDD.COM  | Oct 08 2024 04:22:00 | Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001                |
| smg      | EDI: CALTAX.COM                                     | Oct 08 2024 04:22:00 | Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952                       |
| smg      | Email/Text: finance.bankruptcy@lacity.org           | Oct 08 2024 00:35:00 | Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200  |
| cr       | + EDI: BASSASSOC.COM                                | Oct 08 2024 04:22:00 | Accelerated Inventory Mgt, LLC, Bass & Associates P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083 |
| 42035983 | Email/PDF: bncnotices@becket-lee.com                | Oct 08 2024 00:39:18 | American Express, PO Box 981537, El Paso, TX 79998-1537   |
| 42035984 | EDI: TSYS2  | Oct 08 2024 04:22:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  |
| 42035985 | EDI: CAPITALONE.COM                                 | Oct 08 2024 04:22:00 | Capital One, PO Box 31293, Salt Lake Cty, UT 84131-0293   |
| 42035988 | EDI: CITICORP                                       | Oct 08 2024 04:22:00 | Citibank, PO Box 6500, Sioux Falls, SD 57117-6500   |
| 42035987 | EDI: CITICORP                                       | Oct 08 2024 04:22:00 | Citibank, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027   |
| 42035989 | EDI: IRS.COM  | Oct 08 2024 04:22:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346              |
| 42035986 | EDI: JPMORGANCHASE                                  | Oct 08 2024 04:22:00 | Chase Bank, PO Box 15369, Wilmington, DE 19850-5369   |
| 42035990 | EDI: LENDNGCLUB                                     | Oct 08 2024 04:22:00 | Lending Club Bank, 595 Market St Ste 200, San Francisco, CA 94105-2802  |
| 42035991 | Email/Text: EBN@Mohela.com                          | Oct 08 2024 00:36:00 | MOHELA / Dept of Education, 633 Spirit Dr, Chesterfield, MO 63005-1243  |
| 42035992 | Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 08 2024 00:37:00 | NelNet / US Dept of Education, PO Box 82561, Lincoln, NE 68501-2561   |

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42035993 Email/Text: bankruptcy@oliphantfinancial.com

Oct 08 2024 00:37:00

Oliphant USA, 1800 2nd St Ste 603, Sarasota, FL  
34236-5990

42035995 + EDI: SYNC

Oct 08 2024 04:22:00

Synchrony / PayPal Credit, PO Box 965005,  
Orlando, FL 32896-5005

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2024 at the address(es) listed below:

| Name                       | Email Address   |
|----------------------------|---|
| Benjamin Heston            | on behalf of Debtor Jared Kaplan bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net               |
| Benjamin Heston            | on behalf of Joint Debtor Alexis Chait bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net         |
| Howard M Ehrenberg (TR)    | ehrenbergtrustee@gmlaw.com<br>ca25@ecfbis.com;C123@ecfbis.com;howard.ehrenberg@ecf.courtdrive.com;Karen.Files@gmlaw.com |
| Patti H Bass               | on behalf of Creditor Accelerated Inventory Mgt LLC ecf@bass-associates.com   |
| United States Trustee (LA) | ustregion16.la.ecf@usdoj.gov  |

TOTAL: 5

**Information to identify the case:**

Debtor 1

Jared Kaplan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4020

EIN --

Debtor 2

Alexis Chait

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2757

EIN --

(Spouse, if filing)

United States Bankruptcy Court Central District of California

Case number: 2:24-bk-15192-BB

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jared Kaplan

Alexis Chait

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/7/24

Debtor 2 Discharge Date: 10/7/24

**Dated:** 10/7/24

**By the court:** Sheri Bluebond  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

16/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**